

Attorney Docket No. 47004.000049
Application Serial No. 09/630,595

1-25. (canceled)

26. (currently amended) A method of authorizing transponder-enabled transactions,
comprising:

receiving by a transponder server of at least one of an issuing bank,
a financial institution or a credit network at least some transponder
identification information emitted from a transponder substantially upon
presentation of both the transponder and a transaction for payment at a
point of sale device, the payment comprising a payment amount;

retrieving at least some financial account information linked to the
transponder identification information in an account table, the financial
account information comprising ~~at least one of~~ account number
information, account type information, account balance information, and
account limit information;

determining by an authorization unit authorization for charging at
least some of the payment amount to a financial account represented by
the financial account information based on the payment amount and at
least some of the financial account information; and

communicating authorization to the point of sale device[[]],

wherein the transponder identification information does not
comprise financial account information.

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28. (previously presented) The method of claim 26, further comprising paying the authorized payment amount to a merchant account associated with a merchant and the issuing bank or financial institution.
29. (previously presented) The method of claim 28, wherein the merchant account is associated with at least one of a merchant, retailer, or grocer.
30. (previously presented) The method of claim 26, further comprising issuing the transponder to the holder of the financial account.
31. (previously presented) The method of claim 26, further comprising receiving transponder identification information from the transponder via a wireless interface.
32. (previously presented) The method of claim 31, further comprising receiving transponder identification information via a RF interface or an infrared interface.
33. (previously presented) The method of claim 26, further comprising receiving at least some transponder identification information by the transponder server from multiple point of sale devices.
34. (canceled)
35. (currently amended) The method of claim [[34]] 26, wherein the financial account [[type]] comprises a credit card account, a debit card account, a cash

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account, a telephone card account, a special premises account for use by employees of an entity, a stored value account or a rewards account.

36. (previously presented) The method of claim 26, wherein the point of sale device comprises a cash register.

37. (previously presented) The method of claim 26, wherein the transponder is embedded in a personal article.

38. (previously presented) The method of claim 37, wherein the personal article comprises one of a key chain, pager, watch, clothing, key or transaction card.

39. (previously presented) The method of claim 26, wherein the point of sale device is located at one or more of a restaurant, a grocery or a retail outlet.

40. (previously presented) The method of claim 26, further comprising registering the financial account information via a network registration interface.